

UNITED STATES DISTRICT COURT  
SOUTHERN DISTRICT OF NEW YORK

CIVIC CONVERSATIONS, LLC,

Plaintiff,

-against-

MT. HAWLEY INSURANCE COMPANY  
ET AL.,

Defendants.

24-cv-1692 (JSR)

ORDER

JED S. RAKOFF, U.S.D.J.:

This case arises out of an insurance dispute between plaintiff Civic Conversations, LLC and its property insurers, defendants Mt. Hawley Insurance Company and Renaissance Re Syndicate 1458 Lloyd's. In September 2020, plaintiff submitted a claim regarding damage that the property allegedly sustained during Hurricane Sally. Defendants agreed to cover some, but not all, of the damage. Specifically, defendants refused to cover the cost of replacing a skylight in the lobby and various windows. In February 2024, plaintiff filed suit against defendants, alleging that defendants breached both their insurance policy and the implied covenant of good faith and fair dealing by refusing to pay for the skylight and windows.

Defendants have now moved for summary judgment, raising three primary arguments. First, defendants argue that plaintiff violated the policy's fraud provision by engaging in a multi-year scheme to

defraud defendants of the costs associated with the skylight. Second, defendants argue that plaintiff similarly committed fraud on the Court by bringing this lawsuit and that dismissal of the complaint is an appropriate sanction. And third, defendants argue that plaintiff filed suit outside the insurance policy's two-year suit limitation provision. Plaintiff opposes all three grounds for dismissal with respect to its breach of contract claim, but states that it is no longer pursuing its claim under the implied covenant of good faith and fair dealing. See ECF No. 26 at 22.

After careful consideration, the Court hereby grants defendants' motion for summary judgment on the basis of the policy's two-year suit limitation provision. An Opinion explaining the reasons for this ruling will issue in due course, at which time judgment will be entered.

SO ORDERED.

New York, NY  
10/31/, 2024

  
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JED S. RAKOFF, U.S.D.J.